



Your Web ID: 26472321
myaccount.westlakefinancial.com

Customer Service: (888) 739-9192
 Mon-Fri: 5am-9pm | Sat and Sun: 5am-2pm (all times Pacific)

MICHAEL J MCCRYSTAL
 1982 CRICKLEWOOD CV
 FOGELSVILLE, PA 18051

Account number: 23939927

Statement Date	Due Date	Amount Due
12/31/2023	01/20/2024	\$343.90

Payoff Progress

You have made
 9 of 66 payments!



Amount Left to Pay:
 \$12,588.39

Terms Paid: 9

Remaining Term: 57

*Payoff amount as of 01/18/2024

Current Payment Breakdown

CURRENT AMOUNT DUE:	\$343.90
UNPAID LATE CHARGES:	\$0.00
UNPAID NSF FEES:	\$0.00
UNPAID TAXES/ OTHER	\$0.00
INSURANCE CURRENT DUE:	\$0.00
INSURANCE PAST DUE:	\$0.00
 TOTAL AMOUNT DUE	 \$343.90
BY 01/20/2024	

Pay with Cash at

Scan for

- Cash Walk-in
- Apple Pay
- Google Pay
- PayPal & Venmo



PayNearMe Convenience fee will be added.
 Subject to PayNearMe MT, Inc. terms of use at
www.paynearme.com Payments post following
 business day.

Previous Transaction Detail

12/20/2023 PAYMENT	\$343.90
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DOWNLOAD THE MOBILE APP TODAY!

- **No Fee ACH Payments available**
- **Pay on the 'GO'**
- **Never Wait on Hold Again**



For online access visit:
myaccount.westlakefinancial.com



(See back for important messages and payment information)

Detach here and send this coupon with your payment. Retain top portion for your records. Please do not send correspondence with your payment.

01023939927000343906

MICHAEL J MCCRYSTAL
 1982 CRICKLEWOOD CV
 FOGELSVILLE, PA 18051

ACCOUNT NUMBER	DUCK DATE	AMOUNT DUE
23939927	01/20/2024	\$343.90

Make check or money order payable to
 WESTLAKE FINANCIAL. Do not send cash.

Check here if you are making address
 & phone number corrections on the
 reverse side.

-
 DEPOSIT SLIP
 If paying by mail, enter amount
 enclosed in the TOTAL line

	Check #	Amount
1		
2		
3		
TOTAL		

WESTLAKE FINANCIAL SERVICES
 P.O. Box 54807
 Los Angeles, CA 90054-0807

PAYMENT OPTIONS: (Please write your account number on all checks and include the tear-off portion of this statement with all payments.)

- 1) **Automatic Withdrawal:** Automatic withdrawal from your checking account monthly is available at no cost. Call (888) 739-9192 to enroll.
- 2) **Online Payments:** Checks and debit card payments made online, may be assessed a processing fee of \$5.00 by the third party payment processor. Visit myaccount.westlakefinancial.com.
- 3) **Phone Payments:** Checks and debit card payments made using the automated phone system or online, may be assessed a processing fee of \$5.00 by the third party payment processor, ACI. Call toll free (888) 739-9192 (automated system for phone payments).
- 4) **Regular Mail:** Send check, money order, or cashier's check to the address listed above under "Standard Mail Payment (regular mail)."
- 5) **Overnight/Express Delivery:** Send check, money order, or cashier's check to the address listed above under "Overnight/Express delivery."
- 6) **In-Person:** Pay with cash at 7-Eleven or CVS (7-Eleven or CVS may assess a fee) visit www.paynearme.com/westlake to learn more.
- 7) **Money Transfer:** (A fee is charged by the provider) MONEYGRAM: Call (800) MONEYGRAM. Code = 2603

PAYMENT OPTIONS AND ADDITIONAL INFORMATION

QUESTIONS OR COMPLAINTS: To report a problem related to your account or the level of service received please contact us; 1) Via Email WestlakeCustomerCare@westlakefinancial.com; 2) Via standard mail at the correspondence mailing address listed above; 3) Toll free at 888-739-9192.

LATE CHARGES: Avoid late charges by making your payment for the total amount due on or before the due date. Please allow 5-7 business days for mailing time. Payments will be credited to your account as of the day they are received; however, they may not be posted to your account until the next business day.

NOTICE TO CONSUMER ABOUT NEGATIVE CREDIT REPORTING: Federal law requires us to advise you that we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To report an issue related to credit reporting, please email us at CreditBureaus@westlakefinancial.com

Notice to California Consumers: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PAYMENT IN FULL: Any check or payment instrument in an amount less than the total amount you owe that you send us marked as "PAID IN FULL" will be deposited and credited to your account but will not obligate us to release you from your debt unless the payment is sufficient to fully satisfy all amounts you owe with us as of the pay date we receive such payment.

Other Fees: Other fees may consist of unpaid fees, penalties, and expenses incurred on your vehicle. These fees and expenses include (depending on your state), but are not limited to taxes, repossession, and legal fees. Please refer to your retail installment sales contract for details and repayment obligations.

Benefits for Military Personnel: You may be eligible for an interest rate limitation of 6%: under the Servicemembers Civil Relief Act (SCRA) if your credit was originated **prior** to your active duty date. Other protections are also available to military personnel and dependents under the SCRA. To request this benefit, submit a copy of your Active Duty Orders and a written request for interest rate limitation, by: mail to: P.O. Box 76809 Los Angeles, CA 90076, email to Military@westlakefinancial.com or fax to 1-323-954-5486. Please include your account number on all correspondence.

How payments are applied: Unless otherwise required by state law or your retail installment sale contract, payments are first credited to unpaid finance charges, then to the outstanding principal balance, then to any outstanding fees. Finance charges accrue from the date your previous payment posted until the date your next payment is received.

Fair Debt Collection Practices Act Disclosure: If your account is currently in default, this is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge and the account was not reaffirmed in the bankruptcy case, we will only exercise our right as against the property and are not attempting to collect the discharged debt from you personally.

CONTACT INFORMATION (Please write your account number on all correspondence and use the appropriate address below.)

CORRESPONDENCE - DO NOT SEND PAYMENT

Westlake Financial Services
P.O. Box 76809
Los Angeles, CA 90076-0809

STANDARD MAIL PAYMENT (regular mail)

Westlake Financial Services
P.O. Box 54807
Los Angeles, CA 90054-0807

OVERNIGHT/EXPRESS DELIVERY ONLY (FedEx®, UPS®, etc.)

- Send check, money order, or cashier's check to:
Westlake Financial Services Lockbox Services
Attn: LBX# 73082
3440 Flair Drive El Monte, CA 91731
*** Make checks payable to Westlake Financial ***

CUSTOMER SERVICE PHONE NUMBER

(All times listed are Pacific):

Tel: (888) 739-9192
Mon – Fri 5am-9pm | Sat and Sun: 5am-2pm
* All calls may be recorded or monitored for quality assurance and training purposes*

NOTICE ABOUT ELECTRONIC CHECK CONVERSION: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. In the event a check is not honored or is returned or is returned unpaid, we may re-present the check electronically as described here.

For questions, call Westlake Customer Service at (888) 739-9192.

CHANGE OF ADDRESS OR TELEPHONE NUMBER:

Check the appropriate box Mailing Address Telephone Number

Name: _____

New Address: _____

Email: _____

Signature Required: _____

Telephone #: Home () _____

Work () _____

Cell () _____



Westlake Financial Services®